

# Letters From The Capital



By Governor Phil Bredesen



## A Special Column for Cover the Uninsured Week – April 23-29, 2007

Dear Fellow Tennessean,

Across America, the problem of the uninsured is escalating, and Tennessee is not alone in facing this troubling trend. More than 800,000 Tennesseans are currently without health insurance of any kind. While the problem is national in scope and scale, Tennessee is not waiting for a national solution. Tennessee is acting today with a unique approach to tackle this growing challenge.

We have confronted the issue head-on by creating Cover Tennessee to help Tennesseans who have no health insurance. Cover Tennessee is a commonsense, affordable and sustainable set of initiatives that provide much needed health care access to Tennesseans who have long needed it. We have done this the right way by developing these initiatives within the limits of the state's budget and control.

Cover Tennessee is an umbrella initiative with five targeted programs, including three health insurance products and pharmacy assistance: CoverTN for employees of small businesses and self-employed individuals; CoverKids for children and pregnant women; AccessTN for individuals who are uninsurable due to their medical condition; and CoverRx for stop-gap prescription drug help. All are currently accepting applications.

CoverTN is the centerpiece of this health care program. Access to health care is about keeping Tennesseans healthy. But on a business level, it's also very much about competitiveness. The vast majority of new jobs are started by small businesses. By helping businesses succeed, we help Tennessee succeed – and that is what CoverTN is all about.

At its heart, CoverTN is a partnership – a partnership between the state, individuals and small businesses. It offers affordable, portable and basic insurance coverage to those who have not been able to afford comprehensive coverage. The program pays for what's most important and cost-effective; and, it incorporates the concept of personal responsibility. CoverTN isn't the end-all, be-all to our health insurance problems, but it is a solid step forward in helping Tennesseans who've been without options for too long.

CoverKids offers comprehensive health insurance coverage to children 18 years-old and younger. Benefits are similar to those offered to dependents of state employees with emphasis on preventive care such as vaccinations, well-child visits and developmental screenings and maternity coverage for pregnant women.

CoverKids features no monthly premiums, but each participant will pay reduced co-payments for services. A family of four with a household income of \$51,625 or less is eligible. Families above the income limit may purchase coverage for their child by paying monthly premiums.

AccessTN was created for individuals with one of 55 specified medical conditions, or those who are unable to get insurance in the commercial market because of their health status. There is no income test for this program and premium assistance is available for low-income individuals.

CoverRx is designed to help those who have no pharmacy coverage, but have a critical need for medication. For many folks, access to prescription drugs for chronic conditions can mean the difference between debilitating illness and a productive life.

I understand that health care is complex, that there are a lot of constraints and obstacles, but I believe with all my heart that there is no excuse whatsoever why we shouldn't strive for and achieve an island of excellence right here in Tennessee.

That's what I believe we're doing with Cover Tennessee.

To learn more about Cover Tennessee, go to [www.covertn.gov](http://www.covertn.gov) or call 1-866-COVERTN. If you have questions or comments about this issue or any other, please email me at [phil.bredesen@state.tn.us](mailto:phil.bredesen@state.tn.us).

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